

**IN THE SPECIFICATION:**

Please amend the paragraph on page 2, beginning at line 8 as follows:

Nowadays, there are put into the market ~~[[are]]~~ IC cards in which e-money is stored, depending on the purposes of its spending, in two or more storage areas separately provided on the data memory.

Please amend the paragraph on page 13, beginning at line 23 as follows:

The data memory 3, which is realized by a programmable ROM (PROM), stores information of an amount (balance) of e-money remained, which is obtained after an arithmetic operation made by the MPU 2. In other words, the data memory 3 is operative to store e-money.

Please amend the paragraph on page 18, beginning at line 10 as follows:

The balance judgment section 150 discriminates whether or not a total balance of e-money remaining in the storage section 110 after the payment is smaller than the minimum balance. Prior to the payment made by the payment section 120, the charged amount notified by the charging section 210 is subtracted from the total balance stored in the storage section 110, thereby calculating in advance the total balance of e-money that will ~~be remained~~ remain after the payment.

Please amend the paragraph on page 18, beginning at line 27 as follows:

If the payment is for ~~another~~ a use other than the particular use being set, the balance judgment section 150 subtracts the charged amount, which is notified by the charging section 210, from the general balance stored in the storage area 110a of the storage section 110. The balance judgment section 150 then discriminates whether or not the subtraction result is equal to or greater than 0, thereby discriminating whether or not an amount of e-money stored in the IC card 100 suffices for making the payment. After that, the balance judgment section 150 notifies the control section 160 of the discrimination result.

Please amend the paragraph on page 19, beginning at line 21 as follows:

The control section 160, which is also realized by the MPU 2, controls the payment section 120 in making payments of e-money. If the purpose judgment section 140 judges that the payment is for ~~another~~ a use other than the particular use and also if the balance judgment section 150 judges that the total balance remaining after the payment is smaller than the minimum balance, the control section 160 prohibits the payment section 120 from making the payment. In this manner, the payment of e-money can be stopped.

Please amend the paragraph on page 20, beginning at line 4 as follows:

Alternatively, if the purpose judgment section 140 judges that the payment is for ~~another~~ a use other than the particular use and if the balance judgment section 150 judges that the total

balance remaining after the payment is equal to or greater than the minimum balance, the control section 160 allows the payment section 120 to make the payment. In this manner, the payment of e-money is allowed to be completed.